



711 W. Indiantown Rd. Suite C5  
Jupiter, FL 33458  
561.744.9516

April 6, 2021

Ladies and Gentlemen:

Investment Advisor Regulations require we provide this letter to you annually.

Listed below please find the Form ADV, Part 2A (Firm Brochure) Material Changes for the Financial Planning Counselors, Inc. (DBA SmartPlan Investing) and the firm Privacy Policy. A Full copy of the Financial Planning Counselors, Inc. Form ADV, Part 2A (Firm Brochure) dated February 28, 2021 is available upon request by calling (561) 744-9516 or writing to us.

Material Changes since the Last Annual Update

The information below summarizes changes made to our brochure since June 15, 2020.

- Our firm has received a Small Business Loan through the Payroll Protection Program established under the Coronavirus Aid, Relief and Economic Security Act ("CARES ACT"). The loan does not materially impact our advisory relationships with clients, nor does it impair our ability to meet contractual obligations and fiduciary commitments to clients. The loan was taken in part to pay the salary of operations staff and individuals who is primarily responsible for performing advisory functions for our clients. The loan is forgivable provided our firm satisfies the terms of the loan program.
- There were no other changes or material changes since the last annual brochure.

Should you have any questions regarding these documents, please contact us.

Sincerely,

Roy Wiley  
President  
Financial Planning Counselors, Inc.  
(DBA SmartPlan Investing)

RW/dwk  
(FPC ADV Offer Letter 2021 03 v1.doc)